

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

MICHAEL P KELLY

LISA M KELLY

Debtor(s)

Case No. 08-10172

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2008.
- 2) The plan was confirmed on 08/15/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/24/2011.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,448.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,958.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$7,958.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$423.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,423.05**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	689.00	697.00	697.00	21.42	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	0.00	0.00	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	NA	NA	0.00	0.00
DIRECT LOANS	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,970.40	4,284.29	4,284.29	161.94	0.00
ECAST SETTLEMENT CORP	Unsecured	2,094.18	3,756.39	3,756.39	141.99	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,575.24	3,073.11	3,073.11	118.91	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,995.51	5,679.15	5,679.15	214.66	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	189.06	678.28	678.28	20.85	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	391.40	417.56	417.56	15.78	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	49,909.39	52,172.40	52,172.40	2,018.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	503.51	669.87	669.87	21.18	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,340.06	5,937.28	5,937.28	224.42	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	218.66	435.31	435.31	16.06	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	284.58	401.50	401.50	15.54	0.00
ECMC	Unsecured	NA	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,896.44	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	408.80	627.86	627.86	19.86	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	8,800.00	9,696.50	9,696.50	375.18	0.00
ROUNDUP FUNDING LLC	Unsecured	1,190.22	1,613.72	1,613.72	56.70	0.00
STERLING JEWELERS	Unsecured	NA	643.82	643.82	20.36	0.00
STERLING JEWELERS	Secured	1,046.00	1,046.00	1,046.00	898.00	135.90
TD AUTO FINANCE LLC	Unsecured	NA	NA	NA	0.00	0.00
TD AUTO FINANCE LLC	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	NA	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NATIO	Unsecured	834.75	1,091.88	1,091.88	37.41	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,046.00	\$898.00	\$135.90
<b>TOTAL SECURED:</b>	<b>\$1,046.00</b>	<b>\$898.00</b>	<b>\$135.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$91,875.92</b>	<b>\$3,501.05</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,423.05</u>
Disbursements to Creditors	<u>\$4,534.95</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,958.00</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/03/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.